

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Quicken Loans, LLC

In Re:
Jennifer S. Krisanda, Roric T. Krisanda

Debtors.



Order Filed on February 19, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-23269 VFP

Adv. No.:

Judge: Vincent F. Papalia

**CONSENT ORDER REGARDING APPLICATION OF PAYMENTS AND SECURED
CREDITOR'S PROOF OF CLAIM**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: February 19, 2021



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Jennifer S. Krisanda, Roric T. Krisanda

Case No: 20-23269 VFP

Caption of Order: Consent Order Regarding Application of Payments and Secured Creditor's Proof of Claim

This matter having been brought before the Court by Denise Carlon, Esq., KML Law Group P.C., attorney for Secured Creditor Quicken Loans, LLC, upon a consent order as to 12 Deer Path, Long Valley, NJ, 07853 and with the consent of Ralph A. Ferro, Jr. Esq., counsel for the Debtors

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim shall be treated outside the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that post-petition payments can be applied to the pre-petition payments due; specifically, the payment received December 11, 2020 can be applied to the December 2020 contractual payment; and

It is further **ORDERED, ADJUDGED and DECREED** the balance of the claim in the amount of \$167.82 shall be made no later than February 15, 2021 and can be applied to the balance of the claim without said application being deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that said application of payments will not be deemed a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that the proof of claim will not be paid through Debtor's chapter 13 plan and will be treated as unaffected by debtor's plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make regular monthly payments outside the plan as they become due; and

It is further **ORDERED, ADJUDGED and DECREED** that failure of the Debtor to remit timely payments per the terms of the note and mortgage, including pre-petition payments due, shall be grounds for a motion for relief from stay.

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Debtors: Jennifer S. Krisanda, Roric T. Krisanda

Case No: 20-23269 VFP

Caption of Order: Consent Order Regarding Application of Payments and Secured Creditor's Proof of Claim

I hereby agree and consent to the above terms and conditions:

/s/ Denise Carlon, Esq.

Denise Carlon, ESQ., ATTORNEY FOR SECURED
CREDITOR

Dated: 02/04/2021

I hereby agree and consent to the above terms and conditions:

/s/ Ralph A. Ferro, Jr., Esq.

Ralph A. Ferro, Jr., ESQ., ATTORNEY FOR DEBTOR

Dated: 02/04/2021